

**Application No.:** 10/508,942  
**Filing Date:** October 01, 2004

## **AMENDMENTS TO THE CLAIMS**

The listing of claims will replace all prior versions and listings of claims in the application.

1-17. (Canceled)

18. (Previously Presented) A method of processing a gift certificate within a credit card account issued by a financial institution, the method comprising:

receiving, by a computer system of the financial institution, a request for registering a gift certificate in a pre-existing credit card account such that a monetary value of the gift certificate is established as a gift certificate use limit within the pre-existing credit card account;

subsequent to receiving the request, establishing, by the computer system, a gift certificate use limit in an amount of the monetary value within the credit card account;

approving a plurality of transactions using at least one credit card associated with the credit card account, the plurality of transactions totaling a total transaction amount; and

subsequent to approving at least some of the transactions, computing, by the computer system, a total charge amount to be charged to an owner of the credit card account for the plurality of transactions, wherein the total charge amount is computed based on applying at least some of the gift certificate use limit to charges associated with one or more transactions approved for the credit card account.

19. (Previously Presented) The method of Claim 18, wherein the monetary value of the gift certificate is deducted without regard to whether at least part of the plurality of transactions has been made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

20. (Previously Presented) The method of Claim 18, wherein computing the total charge amount comprises deducting up to the full monetary value of the gift certificate first.

21. (Previously Presented) The method of Claim 18, wherein the total charge amount for the plurality of transactions is the total transaction amount less the monetary value when the total transaction amount is greater than the monetary value of the gift certificate.

22. (Previously Presented) The method of Claim 21, further comprising:

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subsequent to computing the total charge amount, resetting, by the computer system, the gift certificate use limit to zero within the credit card account.

23. (Previously Presented) The method of Claim 18, wherein the total charge amount for the plurality of transactions is zero when the total transaction amount is smaller than the monetary value.

24. (Previously Presented) The method of Claim 23, further comprising:  
subsequent to computing the total charge amount, updating the gift certificate use limit to a residual amount that is the monetary value less the total transaction amount.

25. (Currently Amended) The method of Claim 24, further comprising:  
receiving, by the computer system, a request for funding of the residual amount;  
and  
funding the residual amount to thean owner of the credit card account.

26. (Previously Presented) The method of Claim 18, further comprising:  
generating, by the computer system, a credit card account statement, which charges to the owner the total charge amount for the plurality of transactions and informs the owner that the total charge amount is smaller than the total transaction amount based on use of the monetary value from the gift certificate.

27. (Previously Presented) The method of Claim 18, wherein the credit card account has a predetermined credit limit and wherein transactions that result in charges exceeding the predetermined credit limit are approved by the computer system up to an amount that is less than or equal to the monetary value of the gift certificate.

28. (Previously Presented) The method of Claim 27, wherein the predetermined credit limit is equal to or higher than zero.

29. (Previously Presented) The method of Claim 18, wherein the plurality of transactions comprises a first transaction in a first amount and wherein the method further comprises:

sending, by the computer system, to a point of sale of the first transaction, information to be indicated on a first receipt of the first transaction that the first amount is covered by the gift certificate use limit .

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30. (Previously Presented) The method of Claim 18, wherein the request comprises information identifying the gift certificate and wherein the method further comprises verifying that the gift certificate is valid.

31. (Previously Presented) The method of Claim 30, wherein verifying comprises communicating with a gift certificate database separate from the computer system.

32. (Currently Amended) A method of processing a gift certificate by a financial institution, the method comprising:

receiving, by a computer system of the financial institution, information identifying a pre-existing credit or bank card account at the financial institution, wherein the account is associated with at least one card for use in purchase transactions;

receiving, by the computer system, a request for approval of using a gift certificate within the account, wherein the gift certificate has been issued by a gift certificate issuer and has a monetary value; and

upon approval of the request, creating, by the computer system, a gift certificate use limit within the pre-existing account such that the monetary value of the gift certificate is made available through the at least one card for one or more purchase transactions without regard to whether at least part of the transactions is made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

33. (Previously Presented) The method of Claim 32, further comprising:

receiving, by the computer system, a request for approval of a first transaction using the card;

approving the first transaction; and

using, by the computer system, at least part of the monetary value to pay for at least part of the transaction.

34. (Previously Presented) The method of Claim 32, wherein registering the gift certificate comprises creating a gift certificate use limit in an amount of the monetary value in the account, wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and

subsequent to approving the first transaction, updating the gift certificate use limit to an amount smaller than the monetary value based on the first transaction amount.

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35. (Previously Presented) The method of Claim 32, wherein the account comprises a gift certificate use limit, wherein registering the gift certificate comprises adding the monetary value to an existing amount of the gift certificate use limit so as to update the gift certificate use limit, and wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and  
subsequent to approving the first transaction, updating the gift certificate use limit to a smaller amount based on the first transaction amount.

36. (Previously Presented) The method of Claim 35, wherein the account has a predetermined credit limit and wherein the first transaction is approved while an accumulated total transaction amount in the account exceeds the predetermined credit limit by an amount that is less than or equal to the monetary value of the gift certificate.

37. (Canceled)

38. (Canceled)

39. (Canceled)

40. (Canceled)

41. (Currently Amended) The method of Claim 18, further comprising:

subsequent to using at least part of the gift certificate use limit, by the computer system, increasing the gift certificate use limit upon request from an owner of the credit card bank account.

42. (Previously Presented) The method of Claim 18, wherein the computed total charge amount is the total transaction amount less the at least some of the gift certificate use limit.